

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF LEE M. PERLMAN
Lee M. Perlman, Esquire
Attorneys for Debtor
1926 Greentree Road, Suite 100
Cherry Hill, NJ 08003
856-751-4224

Case No.: 23-10104 MBK

Chapter: 13

In Re:

William Hertzke
Karen Hertzke

Judge: MBK

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____,
creditor,
A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by _____ Midfirst Bank _____.
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$_____, but have not been
accounted for. Documentation in support is attached.

- ☐ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

- ☒ Other (explain your answer): We sent a check on July 2, 2024 for \$3,505.00. We will mail a check
for \$1,500.00 on July 9, 2024. We can pay the remaining arrears by the end of July.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 07/10/2024

/s/ William Hertzke
William Hertzke

Date: 07/10/2024

/s/ Karen Hertzke
Karen Hertzke